

Terms & Conditions of "AXS Rewards x Visa Fifa World Cup™" ("Campaign")

1. This Campaign is organised by AXS Pte Ltd ("AXS"). By participating in this Campaign, Eligible Customers (as defined in clause 2 below) hereby expressly agree to be bound by these Terms and Conditions and any decision made by AXS in respect of this Campaign shall be final and binding.

ELIGIBILITY

2. This Campaign is open to all AXS customers on version 9.0.3 and above of the AXS m-Station mobile app ("AXS App"), who are logged in via their social login. ("Eligible Customers")
3. Eligible Customers must make a minimum S\$5 bill payment to unique Billing Organisations and Account Numbers for that month using a valid Visa Card on the AXS app ("Unique Bill").
4. AXS may from time to time in its absolute discretion decide on the eligibility for participation in the Campaign.

CAMPAIGN MECHANICS

5. This Campaign consists of two (2) components:
 - a. Earning of Rewards ("Soccer Balls")**

Eligible Customers will earn ten (10) Soccer Balls for every Unique Bill paid during the Campaign Period.
 - b. Use of Soccer Balls**

Accumulated Soccer balls can be used for redemption within the AXS App via the following methods:

 - i. Visa x Fifa World Cup™ Mystery Box ("Mystery Box")
 - Redemption of Soccer Balls for Mystery Box attempts will yield either one of the following:

Qty	Prizes
1	Exclusive Visa Fifa World Cup™ Merchandise Bundle (worth \$50)
1	Raffle Entry with the chance to win prizes including but not limited to: <ul style="list-style-type: none">• First Prize: An Ultimate Fifa World Cup three day two-night Staycation at a luxury 5-Star hotel in Singapore (worth \$2,500)

	<ul style="list-style-type: none"> • Second Prize: 60,000 airline miles equivalent in value to a pair of return economy class flights to Bangkok for two (2) persons, as determined by AXS at its sole discretion
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- ii. Fifa World Cup™ Merchandise Catalogue (“Catalogue”)
 - Redemption of Soccer Balls for Fifa World Cup™ merchandise available within the campaign catalogue, subject to availability and while stocks last.
 - Merchandise is subjected to any additional Term and Conditions as stipulated by the merchandise supplier.
6. Soccer Balls are campaign-specific rewards that have no monetary value and are non-transferable and non-exchangeable. Soccer Balls cannot be converted into cash, credit or any other form of value.

CAMPAIGN PERIOD AND TIMELINE

7. The Campaign shall commence from 1 April 2026, 10:00 to 15 July 2026, 23:59, both dates inclusive (“Campaign Period”). Within which, the timeline for the components defined above are as such:
- a. Earning of Soccer Balls**
 - i. Eligible Customers may earn Soccer Balls from 1 April 2026, 10:00 to 15 July 2026.
 - b. Use of Soccer Balls**
 - i. Redemption of Soccer balls via Mystery Box and Catalogue will be available from 27 April 2026, 10:00 to 15 July 2026, 23:59.
 - ii. Raffle Entries may only be earned from Mystery Box redemptions from 27 April 2026, 00:00 to 29 June 2026, 23:59.
 - No raffle entries will be issued after 29 June 2026, notwithstanding that Mystery Box redemptions may continue thereafter.
8. Any Soccer Balls not redeemed by 15 July 2026, 23:59 will be forfeited. Merchandise is available on a while-stocks-last basis and will not be replenished once fully redeemed.
9. AXS reserves the right to amend the campaign mechanics and/or timeline at its sole discretion without prior notice.

GRAND DRAW

10. All raffle tickets earned from the Mystery Box will be collated, two (2) winners and two (2) reserve winners will be selected at random via a computerised or electronic system.
11. The grand draw will be conducted live on 30 June 2026, 10:00 at AXS Office, 20 Kallang Avenue, Pico Creative Centre Lobby B #10-01, Singapore 339411.
12. AXS reserves the right to verify the eligibility of all draw entries and may disqualify any entry deemed invalid or fraudulent.
13. Winners will be notified via email, phone call, SMS, or WhatsApp via Customer Experience Officer from AXS. AXS will make three (3) attempts to contact each winner. If a winner cannot be contacted within a reasonable timeframe, AXS reserves the right to select a replacement from the reserve winners
14. Winners may be required to undergo identity verification through secure verification methods. Where necessary for prize fulfilment, winners may be required to provide supporting identification details.
15. All decisions made by AXS regarding the selection of winners and reserve winners shall be final and conclusive.

MERCHANDISE REDEMPTION AND PRIZE COLLECTION

16. Collection of Merchandise/ Prizes will be done in person during these specific collection slots:
 - 6 June 2026, 1030am – 1pm
 - 20 June 2026, 1030am – 1pm
 - 4 July 2026, 1030am – 1pm
 - 25 July 2026, 1030am – 1pm
17. Collection will have at AXS Office:
20 Kallang Ave #10-01, Pico Creative Centre Lobby B, Singapore 339411
18. Collection will be done in-person, and a valid proof of redemption must be shown.
19. Merchandise/ Prizes must be collected within the stated period, otherwise they will be forfeited.

20. Merchandise/ Prizes are non-exchangeable and cannot be converted to cash or other items.
21. Actual Merchandise/ Prizes may differ from images shown.
22. AXS may amend the promotion, replace Merchandise/ Prizes, or terminate the campaign without prior notice.
23. AXS reserves the right to disqualify participants or forfeit the Merchandise/ Prizes if terms are not met or rules are breached.
24. AXS is not liable for any loss, damage, or issues arising from the use or acceptance of the Merchandise/ Prizes.
25. By collecting the Merchandise/ Prizes, you consent to being featured in any campaign-related media, which may be used across AXS platforms for promotional purposes.

GENERAL TERMS AND CONDITIONS

1. AXS reserves the right to partially or completely cancel, terminate or suspend the Campaign for any reason at any time without prior notice or any liability whatsoever.
2. AXS decision on all matters relating to or in connection with the Campaign is final and binding on all Eligible Customers. No further correspondence regarding the Campaign, these Terms or any decision made by AXS in connection therewith and/or the results will be entertained.
3. AXS reserves its absolute right to determine an outcome and act as it deems fit in any dispute and/or issues relating thereto.
4. AXS shall not be liable to the eligible customer for any loss or damage or expenses arising in connection with the Campaign, including without limitation, any technical hardware or software breakdown or malfunction or defects in any computer/electronic system or equipment, failed, delayed or incorrect transaction, or lost or unavailable network connections, and any notice that is misdirected or lost in post, which may affect any Eligible Customers' eligibility in the Campaign.
5. AXS reserves the right at any time to amend or delete these Terms and/or any of the instructions or explanations at its sole discretion without prior notice. Any such changes shall be binding and will take effect immediately upon such amendment, change or deletion. Participation in this Campaign shall constitute acceptance of these Terms and any amendment(s) thereof.
6. In the event of any inconsistency between these terms and conditions and any brochures, marketing or Campaign materials relating to the Campaign, these terms and conditions shall prevail.
7. These terms and conditions are governed by Singapore law and the Eligible Customers agree to submit to the exclusive jurisdiction of the Singapore Courts.
8. A person who is not a party to these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act (2001) to enforce any of these terms and conditions and notwithstanding any terms herein, the consent of any third party is not required for any variation (including any release or compromise of any liability) or termination of the Campaign.
9. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this Campaign, in particular that relating to the prizes, are the property of their respective owners. This Campaign, AXS, and its affiliates and contractors, are not affiliated with, endorsed or sponsored by, those owners and the owners' relevant affiliates where those owners or the owners' affiliates are not part of AXS.

PERSONAL DATA PROTECTION ACT

10. The Eligible Customers consent under the Personal Data Protection Act (2012) (“Act”) to the collection, use and disclosure of their personal data by/to AXS and such other third parties for the purpose of the Campaign.
11. The Eligible Customers confirm that they have read and agree to be bound by the terms of the AXS Privacy Policy, as may be amended, supplemented and/or substituted by AXS from time to time, copies of which can be found at www.axs.com.sg.